

CLAIMS

What is claimed is:

1. A method for facilitating a single access to an access provider for a user, the method comprising:
 - identifying at least one primary account for the user;
 - generating a single use user identification that is configured to be usable to gain access to the access provider;
 - associating said single use user identification with said at least one primary account for the user; and
 - issuing said single use user identification to the user, wherein the single use user identification is configured to be immediately usable for gaining access to the access provider.
2. The method of claim 1, wherein said identifying includes:
 - receiving information from a user specifying a particular account; and
 - verifying that said account exists and is valid.
3. The method of claim 1, wherein said generating includes:
 - randomly generating a alphanumeric code using a random number generator.
4. The method of claim 1, wherein the access provider is configured to read the single use user ID as part of a log-in process.

5. The method of claim 1, wherein said at least one primary account is associated with a physical charge card.
6. The method of claim 1, wherein said issuing is facilitated by a user interface system.
7. The method of claim 1, further comprising:
registering a user to use a transaction configured to generate and issue a single use user identification.
8. The method of claim 1, further comprising:
allowing the user to select and define conditions-of-use parameters, wherein the parameters place limits on how the single use user identification may be used; and
associating the conditions-of-use parameters with the single use user identification by storing the parameters in one or more user account database fields associated with the single use user identification.
9. The method of claim 8, wherein the conditions-of-use parameters comprise an expiration date.
10. The method of claim 1, further comprising:
receiving a request for authentication of a single use user identification from an access provider;

determining a primary account number corresponding to said single use user identification;

returning an approval message to said access provider if an account associated with said primary account number is valid; and

declining said authentication request if either no primary account number corresponding to said single use user identification can be found, or if an account associated with said primary account number is invalid.

11. The method of claim 10, further comprising:

returning information regarding said user to said access provider if an account associated with said primary account number is valid.

12. The method of claim 11, wherein said information regarding said user includes credential information.

13. An apparatus for facilitating a single access to a access provider for a user, the apparatus comprising:

a user primary account identifier;

a single use user identification generator coupled to said user primary account identifier;

a single use user identification primary account associater coupled to said single use user identification generator and to said user primary account identifier; and

a single use user identification user issuer coupled to said single use user identification primary account associater.

14. The apparatus of claim 13, further comprising:
a conditions-of-use parameter selector; and
a conditions-of-use parameter single use user identification associater coupled to said conditions-of-use parameter selector and to said single use user identification user issuer.
15. The apparatus of claim 13, further comprising:
a access provider single use user identification authentication request receiver;
a primary account number determiner coupled to said access provider single use user identification authentication request receiver;
an approval message returner coupled to said primary account number determiner; and
an authentication request decliner coupled to said primary account number determiner.
16. The method of claim 15, further comprising a user information returner coupled to said approval message returner.
17. An apparatus for facilitating a single access to a access provider for a user, the apparatus comprising:
means for identifying at least one primary account for the user;
means for generating a single use user identification that is configured to be usable to gain access to the access provider;
means for associating said single use user identification with said at least one primary account for the user; and

means for issuing said single use user identification to the user, wherein the single use user identification is configured to be immediately usable for gaining access to the access provider.

18. The apparatus of claim 17, wherein said means for identifying includes:
means for receiving information from a user specifying a particular account; and
means for verifying that said account exists and is valid.
19. The apparatus of claim 17, wherein said means for generating includes:
means for randomly generating a alphanumeric code using a random number generator.
20. The apparatus of claim 17, wherein the access provider is configured to read the single use user ID as part of a log-in process.
21. The apparatus of claim 17, wherein said at least one primary account is associated with a physical charge card.
22. The apparatus of claim 17, wherein said issuing is facilitated by a user interface system.
23. The apparatus of claim 17, further comprising:
means for registering a user to use a transaction configured to generate and issue a single use user identification.

24. The apparatus of claim 17, further comprising:

means for allowing the user to select and define conditions-of-use parameters, wherein the parameters place limits on how the single use user identification may be used; and

means for associating the conditions-of-use parameters with the single use user identification by storing the parameters in one or more user account database fields associated with the single use user identification.

25. The apparatus of claim 24, wherein the conditions-of-use parameters comprise an expiration date.

26. The apparatus of claim 17, further comprising:

means for receiving a request for authentication of a single use user identification from a access provider;

means for determining a primary account number corresponding to said single use user identification;

means for returning an approval message to said access provider if an account associated with said primary account number is valid; and

means for declining said authentication request if either no primary account number corresponding to said single use user identification can be found, or if an account associated with said primary account number is invalid.

27. The apparatus of claim 26, further comprising:

means for returning user information regarding said primary account number to said access provider if an account associated with said primary account number is valid.

28. The apparatus of claim 27, wherein said information regarding said user includes credential information.

29. A program storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform a method for facilitating a single access to a access provider for a user, the method comprising:

identifying at least one primary account for the user;

generating a single use user identification that is configured to be usable to gain access to the access provider;

associating said single use user identification with said at least one primary account for the user; and

issuing said single use user identification to the user, wherein the single use user identification is configured to be immediately usable for gaining access to the access provider.